

**Fill in this information to identify your case:**

Debtor 1 **David Garcia**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **MIDDLE DISTRICT OF ALABAMA**

Case number **19-80539**  
(if known)

☒ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☐ Married  
☒ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1 Prior Address:**

**3131 E. ALAMEDA AVENUE #2101  
DENVER, CO 80209**

**Dates Debtor 1 lived there**

From-To:  
**2013 - MARCH  
2017**

**Debtor 2 Prior Address:**

☐ Same as Debtor 1

**Dates Debtor 2 lived there**

☐ Same as Debtor 1  
From-To:

**3333 E. BAYAUD AVENUE, #907  
DENVER, CO 80209**

From-To:  
**APRIL 2017 -  
JANUARY 2018**

☐ Same as Debtor 1

☐ Same as Debtor 1  
From-To:

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

**Debtor 1**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

**Debtor 2**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

	Debtor 1		Debtor 2
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$67,185.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For last calendar year: (January 1 to December 31, 2018 )	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$103,425.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, 2017 )	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$1,381,552.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

- ☒ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No

☒ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
DAVID CHENAULT	4/25/18	\$8,732.13	\$0.00	DEBTOR DISPUTES THAT THIS IS AN INSIDER PAYMENT BUT LISTING OUT OF ABUNDANCE OF CAUTION: THIS AMOUNT WAS PAID TO AN EMPLOYEE WHO WORKED ON A PROJECT FROM A PRIOR COMPANY. THIS IS AN EMPLOYEE PAYMENT.
PEDRO & LINDA GARCIA 6375 N. FELAND AVENUE FRESNO, CA 93711	4/25/18	\$2,910.71	\$0.00	DEBTOR DISPUTES THAT THIS IS AN INSIDER PAYMENT BUT IS LISTING OUT OF ABUNDANCE OF CAUTION: HIS PARENTS WERE INVESTORS IN A BUSINESS VENTURE AND HE PAID THEM THIS AMOUNT FROM THE FINAL INSTALLMENT OF A DEVELOPER FEE HE RECEIVED FROM THAT BUSINESS AS INVESTORS NOT AS HIS PARENTS.
JENNIFER GOMEZTREJO 1075 E. RIDGEWOOD ST. LONG BEACH, CA 90807	4/25/18	\$2,910.71	\$0.00	DEBTOR DISPUTES THAT THIS IS AN INSIDER PAYMENT BUT IS LISTING OUT OF ABUNDANCE OF CAUTION: HIS SISTER WAS AN INVESTOR IN A BUSINESS VENTURE AND HE PAID HER THIS AMOUNT FROM THE FINAL INSTALLMENT OF A DEVELOPER FEE HE RECEIVED FROM THAT BUSINESS AS INVESTORS NOT AS HIS SISTER.
JEFF DEAN	4/25/2018	\$17,464.26	\$0.00	DEBTOR DISPUTES THAT THIS IS AN INSIDER PAYMENT BUT LISTING OUT OF ABUNDANCE OF CAUTION: THIS AMOUNT WAS PAID TO AN EMPLOYEE WHO WORKED ON A PROJECT FROM A PRIOR COMPANY. THIS IS AN EMPLOYEE PAYMENT.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
MICHELLE GARCIA 788 S. WILLIAMS STREET DENVER, CO 80209	4/25/18	\$20,564.29	\$0.00	THE DEBTOR DISPUTES THIS IS AN INSIDER PAYMENT SINCE IT WAS COURT ORDER PURSUANT TO A TEMPORARY ORDER IN A DOMESTIC CASE BUT HE IS LISTING OUT OF ABUNDANCE OF CAUTION. THE DEBTOR WAS TO PAY SUPPORT PAYMENTS TO EX-WIFE BASED UPON TEMPORARY ORDERS AND THIS WAS PAYMENT FROM THE DISTRIBUTION HE RECEIVED TO BRING THAT AMOUNT CURRENT. THE DEBTOR IS CURRENTLY BEHIND ON HIS DOMESTIC SUPPORT OBLIGATIONS.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
DAVID GARCIA VS. MICHELLE GARCIA 2017DR30461	DISTRICT COURT, CITY AND COUNTY OF DENVER, COLORADO		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
DAVID GARCIA VS. TIMOTHY A. & MARIA ROBINSON DV-2018-900990	CIVIL LAWSUIT FOR LEASE DEFICIENCY	DISTRICT COURT OF MONTGOMERY P.O. BOX 1667 MONTGOMERY, AL 36102-1667	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
WYNLAKES RESIDENTIAL HOMEOWNERS, INC. VS. JANICE D. RAY ET AL 03-CV-2018-901931	COLLECTION OF HOMEOWNER DUES	CIRCUIT COURT OF MONTGOMERY COUNTY 251 S. LAWRENCE STREET MONTGOMERY, AL 36104	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

Case title Case number	Nature of the case	Court or agency	Status of the case
STATE OF ALABAMA EX REL. MICHELLE L. GARCIA VS. DAVID P. GARCIA CS-2019-900076	CHILD SUPPORT	LEE COUNTY CHILD SUPPORT LEE COUNTY JUSTICE CENTER 2311 GATEWAY DRIVE OPELIKA, AL 36801	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

#### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
BOND, BOTES, SHINN & DONALDSON, P.C. P.O. BOX 4479 MONTGOMERY, AL 36103	CASH (INCLUDES \$335 FILING FEE)	1/7/2019	\$1,335.00
ALLEN CREDIT & DEBT COUNSELING AGENCY 20003 387TH STREET WOLSEY, SD 57384	CASH	10/	\$25.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
MICHELLE GARCIA 788 S. WILLIAMS STREET DENVER, CO 80209  EX-WIFE	2012 CHEVROLET SUBURBAN, \$13,300 PER KBB	\$0 - TRANSFERRED PURSUANT TO A COURT ORDER	10/1/18
AUBURN PAWN 920 OPELIKA ROAD AUBURN, AL 36830	ROLEX WATCH SUBMARINER	\$2,500	3/5/2018
OPELIKA FORD 801 COLUMBUS PARKWAY OPELIKA, AL 36801	2011 JEEP GRAND CHEROKEE	\$14,800 (\$7,000 WENT TO EX-WIFE AND BALANCE WENT TO HELP PAY LIVING EXPENSES TO NOW)	9/14/2018

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
WELLS FARGO PO BOX 660455 DALLAS, TX 75266-0455	XXXX-0398	<input type="checkbox"/> Checking <input checked="" type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	JANUARY 2018	Unknown
XCEL ENERGY & XFINITY	XXXX-8618	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	JANUARY 2018	Unknown
VERIZON WIRELESS	XXXX-0001	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	JANUARY 2018	\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☒ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
SUN SELF STORAGE 601 OPELIKA ROAD AUBURN, AL 36830	SELF	FURNITURE	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☒ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
PEDRO & LINDA GARCIA 6375 N. FELAND AVENUE FRESNO, CA 93711	743 OAKDALE DRIVE AUBURN, AL 36830	2008 VOLKSWAGON PASSAT	\$3,644.00

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation



☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
<b>NATIONAL HOUSING PRESERVATION ADVISORS, 743 OAKDALE DRIVE AUBURN, AL 36830</b>	<b>REAL ESTATE DEVELOPMENT</b>  <b>ACCOUNTANT: MICHAEL SOUSA PLANTE MORAN 8181 EAST TUFTS DENVER, CO 80237 BOOKKEEPER: HOLLY KRUMHOLZ KRUMHOLZ ACCOUNTING SERVICES 4860 FLORA STREET GOLDEN, CO 80403</b>	<b>EIN: 82-2063750</b>  <b>From-To JULY 2017-PRESENT</b>
<b>NHPA DEVELOPMENT, LLC 2415 MOORES MILL ROAD, STE 265-218 AUBURN, AL 36830</b>	<b>REAL ESTATE DEVELOPMENT</b>	<b>EIN: 83-0754579</b>  <b>From-To JUNE 2018 - PRESENT</b>
<b>CAMBRIDGE HOUSING PARTNERS, LLC 606 POPLAR AVENUE, STE 425 MEMPHIS, TN 38119</b>	<b>REAL ESTATE DEVELOPMENT</b>  <b>ACCOUNTANT: DEVESH KAMAL CLARK SCHAEFER HACKETT 14 E. MAIN STREET, STE 500 SPRINGFIELD, OH 45502 BOOKKEEPER: STEVE CURVINO 6060 POPLAR AVENUE, STE 425 MEMPHIS, TN 38119</b>	<b>EIN: 46-2589055</b>  <b>From-To APRIL/MAY 2013-PRESENT</b>

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ David Garcia

David Garcia

Signature of Debtor 1

Signature of Debtor 2

Date June 3, 2019

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

Debtor 1 **David Garcia**

Case number (if known) **19-80539**

☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).